



## Million Dollar Sailors Train For Financial Fitness

In addition to the daily duties and responsibilities at work, a Sailor's finances can quickly become a source of stress if personal financial management is neglected.

When personal financial readiness is not met, and the stress becomes too great, it can lead to destructive behaviour, impact unit readiness and the Navy's ability to accomplish its mission.

Command financial specialists and Navy leaders work together with Sailors to help educate, train and counsel Sailors on becoming financially fit through development of reliable financial habits.

Sailors are responsible for their personal finances, but by being proactive and using the knowledge, tools and resources available, they become better equipped to build future wealth, emergency savings, lower personal debt and ensure mission readiness.

While poor financial management can impact granting of security clearances and careers, a secure financial future starts with a commitment to save and set achievable goals.

By using pay and allowances wisely, having a spending plan and adequately preparing for financial responsibilities prior to deployments and during one's career lifecycle, Sailors can improve their personal financial readiness.

For more information about financial fitness, contact your command financial specialist or visit [www.npc.navy.mil/AboutUs/MPTE/FinancialFitness.html](http://www.npc.navy.mil/AboutUs/MPTE/FinancialFitness.html).

